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## Support for Preventing Homelessness

In addition to the human, ethical, and legal arguments for interventions to prevent people and families from experiencing homelessness, evidence shows that significant financial savings are achieved when people are supported to remain housed when they experience a financial crisis.

A 2017 study in 5 Canadian cities (Vancouver, Winnipeg, Toronto, Montréal, and Moncton) of people experiencing homelessness found that the average costs per person were \$53,144 (Latimer). The study looked at costs that included sheltering, emergency medical care, psychiatric care, food, involvement with police, support services, and government benefits.

A similar 2016 study interviewed single people experiencing homelessness in the United Kingdom (Pleace). When asked what services people had used in a 90-day period of homelessness and what service would have kept them from experiencing homelessness, researchers found a cost benefit analysis reducing individual costs from \$56,000 to \$14,924.

These studies included individual adults only, not the families that the Greater Victoria Rent Bank is able to support. Families who experience homelessness have higher costs to society and worse long-term impacts since the younger an individual is when they experience homelessness, the more likely they are to experience repeat or chronic homelessness, to develop mental illness, to drop out of school, and to have difficulty finding or keeping a job. In the 2020 Point-in-Time count of people experiencing homelessness in Greater Victoria, 38% of individuals reported having their first experience of homelessness before the age of 19, reinforcing the need to keep families housed (Fiorentino).

A more recent CMHC study of evictions in Canada (November 2021) found direct links between eviction, homelessness, and the long-term health impacts of financial stress, housing insecurity, and eviction (Zell). The same study found that people evicted due to inability to pay tended to have other vulnerabilities, including low-income, mental illness, addiction, or relationship instability.

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We recognize and acknowledge the unceded territory of the Coast Salish peoples and thank the Nations for the opportunity to live and work within their traditional territories.

## References

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